## I CLAIM:

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1. An improved method of playing a Pai Gow tile game between at least one player and a banker, the Pai Gow game including players making a wager, the players and banker each receiving four tiles and arranging the tiles into a two-tile high hand and a two-tile low hand, the wagers being resolved by comparing the banker high hand and low hand to each player high hand and low hand, respectively, a banker winning outcome occurring if the player's high and low hands do not outrank the banker's high and low hands, respectively, a player winning outcome occurring if the player's high and low hands both outrank the banker's high and low hands, respectively, and a push outcome occurring if one player hand does not outrank the corresponding banker hand and the remaining player hand outranks the corresponding banker hand, the improvement comprising:

defining a first subset of banker high and low hands; and

if, upon comparison of the player high and low hands to the banker high and low hands, respectively, a player winning outcome is obtained and the banker high and low hands are within the first subset of banker hands, the player being rewarded at a modified rate greater than or equal to zero and less than even money;

if the banker high and low hands are not within the first subset of banker hands, rewarding player winning outcomes at even money with no commission retained;

collecting wagers from players on banker winning outcomes; and neither collecting nor rewarding wagers on push outcomes.

2. The improved method of claim 1 wherein said first subset comprises any high hand combined with a low hand ranking lower than eight on the following hand ranking chart:

Tile	12	2	H8	H4	H10	H6	L4	11	L10	H7	L6	9	L8	L7	5	Gee
12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
2	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
H10	15	14	70	33	97	51	32	6	1	60	51	78	68	60	43	51
H6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
L10	15	14	70	33	1	50	30	3	93	56	48	74	66	56	40	48
H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
L8	84	83	52	12	68	31	10	75	66	39	28	55	89	36	17	26
L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten, H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7 represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents Low Seven, and Gee represents either of the Wild Three or Wild Six known in conventional Pai Gow tiles.

3. The improved method of claim 1 wherein said first subset comprises any high hand combined with a low hand lower than sixteen according to the following hand ranking chart:

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5	Tile	12	2	H8	H4	H10	H6	L4	11	L10	H7	L6	9	L8	L7	5	Gee
	12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
	2.	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
	H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
	H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
10	H10	15	14	70	33	97	51	32	6	1	60	51	78	68	60	43	51
	H6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
	L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
	11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
	L10	15	14	70	33	1	50	30	3	93	56	48	74	66	56	40	48
15	H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
	L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
	9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
	L8	84	83	52	12	68	31	10	75	66	39	28	55	89	36	17	26
	L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
20	5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
	Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten, H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7 represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents Low Seven, and Gee represents either of the Wild Three or Wild Six known in conventional Pai Gow tiles.

4. The improved method of claim 1 further comprising:

defining a second subset of player hands that automatically results in a banker winning outcome; and

collecting the player's wager if the player's high and low hands are within the second subset without regard to the result of the comparison to the banker high and low hands.

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5. The improved method of claim 4 wherein said second subset comprises any high hand combined with a low hand less than eight according to the following hand ranking chart:

Tile	12	2	H8	H4	H10	H6	L4	11	L10	H7	L6	9	L8	L7	5	Gee
12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
2	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
H10	15	14	70	33	97	51	32	6	1	60	51	78	68	60	43	51
<b>H</b> 6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
L10	15	14	70	33	1	50	30	3	93	56	48	74	66	56	40	48
H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
L8	84	83	52	12	68	31	10	75	66	39	28	55	89	36	17	26
L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten, H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7 represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents Low Seven, and Gee represents either of the Wild Three or Wild Six known in conventional Pai Gow tiles.

6. The improved method of claim 4 further comprising: players making an insurance wager; and

for each player making an insurance wager, paying the player's insurance wager if the player's high and low hands are within the second subset or collecting the

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- 5 player's insurance wager if the player's high and low hands are not within the second subset.
  - 7. The improved method of claim 1 further comprising:

defining a third subset of player hands that automatically results in a player winning outcome; and

rewarding the player at greater than or equal to even money if the player's high and low hands are within the third subset without regard to the result of the comparison to the banker high and low hands.

- 8. The improved method of claim 7 wherein said third subset comprises any high hand combined with a low hand greater than Gong.
- 9. The improved method of claim 1 further comprising:

  defining a third subset of player hands that automatically results in a player winning outcome; and

rewarding the player at greater than or equal to even money if the player's high and low hands are within the third subset and outrank the banker's high and low hands, respectively.

10. The improved method of claim 1 further comprising:

defining a third subset of player hands that automatically results in a player winning outcome;

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if the player's high and low hands are within the third subset, issuing either (a) a first reward of greater than or equal to even money without regard to the result of the comparison to the banker high and low hands or (b) a second reward of greater than or equal to even money if the player's high and low hands are within the third subset and outrank the banker's high and low hands, respectively, wherein said second reward is greater than said first reward.

11. An improved method of conducting a Pai Gow tile game by a casino for play between at least one player and a banker, the Pai Gow game including players making a wager, the players and banker each receiving four tiles and arranging the tiles into a two-tile high hand and a two-tile low hand, the banker resolving wagers by comparing the banker high hand and low hand to each player high hand and low hand, respectively, a banker winning outcome occurring if the player's high and low hands do not outrank the banker's high and low hands, respectively, a player winning outcome occurring if the player's high and low hands, respectively, and a push outcome occurring if one player hand does not outrank the corresponding banker hand and the remaining player hand outranks the corresponding banker hand, the improvement comprising:

defining a first subset of banker hands;

if, upon comparison of the player high and low hands to the banker high and low hands, respectively, a player winning outcome is obtained and the banker high and low hands are within the first subset of banker hands, the player being rewarded at a modified rate greater than or equal to zero and less than even money;

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defining a second subset of player hands that automatically results in a banker winning outcome;

collecting the player's wager if the player's high and low hands are within the second subset without regard to the result of the comparison to the banker high and low hands;

defining a third subset of player hands that automatically results in a player winning outcome;

issuing a first reward of greater than or equal to even money if the player's high and low hands are within the third subset without regard to the result of the comparison to the banker high and low hands;

if the banker high and low hands are not within the first subset of banker hands, and the player's high and low hands are not within the second or third subsets of player hands, rewarding player winning outcomes at even money with no commission retained by the casino;

collecting wagers from players on banker winning outcomes; and neither collecting nor rewarding wagers on push outcomes.

12. The improved method of claim 11 further comprising issuing a second reward of greater than or equal to even money, rather than said first reward, if the player's high and low hands are within the third subset and outrank the banker's high and low hands, respectively, wherein said second reward is greater than said first reward.

13. The improved method of claim 11 wherein said first subset comprises any high hand combined with a low hand ranking lower than eight on the following hand ranking chart:

	Tile	12	2	110	114	TILO	IIC	Τ 4	11	L10	H7	L6	9	L8	L7	5	Gee
	1116	12	2	H8	H4	H10	H6	L4	11		Π/		7			- 21-70-11	
5	12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
	2	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
	H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
	H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
	H10	15	14	70	33	97	51	32	6	l	60	51	78	68	60	43	51
10	H6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
	L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
	11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
	L10	15	14	70	33	1	50	30	3	93	56	48	74	66	56	40	48
	H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
15	L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
	9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
	L8	84	83	52	12	68	31	10	75	66	<b>3</b> 9	28	55	89	36	17	26
	L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
	5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
20	Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten, H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7 represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents Low Seven, and Gee represents either of the Wild Three or Wild Six known in conventional Pai Gow tiles.

14. The improved method of claim 11 said first subset comprises any high hand combined with a low hand lower than sixteen according to the following hand ranking chart:

5	Tile	12	2	H8	H4	H10	H6	L4	11	L10	H7	L6	9	L8	L7	5	Gee
	12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
	2	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
	H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
	H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
10	H10	15	14	70	33	97	51	32	6	1	60	51	78	68	60	43	51
	H6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
	L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
	11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
	L10	15	14	<b>7</b> 0	33	1	50	30	3	93	56	48	74	66	56	40	48
15	H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
	L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
	9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
	L8	84	83	52	12	68	31	10	75	66	<b>3</b> 9	28	55	89	36	17	26
	L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
20	5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
	Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten,
H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7
represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents
Low Seven, and Gee represents either of the Wild Three or Wild Six known in
conventional Pai Gow tiles.

15. The improved method of claim 11 said second subset comprises any high hand combined with a low hand less than eight according to the following hand ranking chart:

5	Tile	12	2	H8	H4	H10	Н6	L4	11	L10	H7	L6	9	L8	L7	5	Gee
	12	101	35	84	54	15	72	54	25	15	82	72	86	84	82	64	72
	2	35	100	83	53	14	71	53	24	14	81	71	85	83	81	63	71
	H8	84	83	99	13	70	34	13	80	70	45	34	62	52	45	23	34
10	H4	54	53	13	98	33	1	69	44	33	7	1	22	12	7	79	61
	H10	15	14	70	33	97	51	32	6	1	60	51	78	68	60	43	51
	H6	72	71	34	1	51	96	1	59	50	21	11	42	31	21	5	77
	L4	54	53	13	69	32	1	95	41	30	4	1	20	10	4	76	58
	11	25	24	80	44	6	59	41	94	3	67	57	1	75	67	49	57
	L10	15	14	70	33	1	50	30	3	93	56	48	74	66	56	40	48
15	H7	82	81	45	7	60	21	4	67	56	92	19	47	39	29	9	19
	L6	72	71	34	1	51	11	1	57	48	19	91	38	28	18	2	73
	9	86	85	62	22	78	42	20	1	74	47	38	90	55	46	27	37
	L8	84	83	52	12	68	31	10	75	66	39	28	55	89	36	17	26
	L7	82	81	45	7	60	21	4	67	56	29	18	46	36	88	8	16
20	5	64	63	23	79	43	5	76	49	40	9	2	27	17	8	87	65
	Gee	72	71	34	61	51	77	58	57	48	19	73	37	26	16	65	102

wherein H8 represents High Eight, H4 represents High Four, H10 represents High Ten, H6 represents High Six, L4 represents Low Four, L10 represents Low Ten, H7 represents High Seven, L6 represents Low Six, L8 represents Low Eight, L7 represents Low Seven, and Gee represents either of the Wild Three or Wild Six known in conventional Pai Gow tiles.

- 16. The improved method of claim 11 wherein said third subset comprises any high hand combined with a low hand greater than Gong.
- 17. The improved method of claim 11 further comprising:players making an insurance wager; and

for each player making an insurance wager, paying the player's insurance wager if the player's high and low hands are within the second subset or collecting the

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5 player's insurance wager if the player's high and low hands are not within the second subset.

An improved method of playing a Pai Gow tile game between at least one player and a banker, the Pai Gow game including players making a wager, the players and banker each receiving four tiles and arranging the tiles into a two-tile high hand and a two-tile low hand, the banker resolving wagers by comparing the banker high hand and low hand to each player high hand and low hand, respectively, a banker winning outcome occurring if the player's high and low hands do not outrank the banker's high and low hands, respectively, a player winning outcome occurring if the player's high and low hands both outrank the banker's high and low hands, respectively, and a push outcome occurring if one player hand does not outrank the corresponding banker hand and the remaining player hand outranks the corresponding banker hand, the improvement comprising:

defining a first subset of at least one banker low hand;

if, upon comparison of the player high and low hands to the banker high and low hands, respectively, a player winning outcome is obtained and the banker low hand is within the first subset, the player being rewarded at a modified rate greater than or equal to zero and less than even money;

if the banker low hand is not within the first subset, rewarding player winning outcomes at even money with no commission retained;

collecting wagers from players on banker winning outcomes; and neither collecting nor rewarding wagers on push outcomes.

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19. The improved method of claim 18 further comprising defining a second subset of at least one player low hand that automatically results in a banker winning outcome; and

collecting the player's wager if the player's low hand is within the second subset without regard to the result of the comparison to the banker high and low hands.

20. The improved method of claim 18 further comprising:

defining a third subset of at least one player low hand that automatically results in a player winning outcome; and

rewarding the player at greater than or equal to even money if the player's low hand is within the third subset without regard to the result of the comparison to the banker high and low hands.

- The improved method of claim 20 further comprising issuing a second reward of greater than or equal to even money, rather than said first reward, if the player's high and low hands are within the third subset and outrank the banker's high and low hands, respectively, wherein said second reward is greater than said first reward.
- 22. An improved method of playing a Pai Gow tile game between at least one player and a banker, the Pai Gow game including players making a wager, the players and banker each receiving four tiles and arranging the tiles into a two-tile high hand and a two-tile low hand, the banker resolving wagers by comparing the banker high hand and

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low hand to each player high hand and low hand, respectively, a banker winning outcome occurring if the player's high and low hands do not outrank the banker's high and low hands, respectively, a player winning outcome occurring if the player's high and low hands both outrank the banker's high and low hands, respectively, and a push outcome occurring if one player hand does not outrank the corresponding banker hand and the remaining player hand outranks the corresponding banker hand, the improvement comprising:

defining a second subset of player hands that automatically results in a banker winning outcome;

collecting the player's wager if the player's high and low hands are within the second subset without regard to the result of the comparison to the banker high and low hands;

rewarding player winning outcomes at even money with no commission retained;

collecting wagers from players on banker winning outcomes; and neither collecting nor rewarding wagers on push outcomes.

23. The improved method of claim 22 further comprising:

defining a first subset of at least one banker low hand; and

if, upon comparison of the player high and low hands to the banker high and low hands, respectively, a player winning outcome is obtained and the banker low hand is within the first subset, the player being rewarded at a modified rate greater than or equal to zero and less than even money.

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24. The improved method of claim 22 further comprising: players making an insurance wager; and

for each player making an insurance wager, paying the player's insurance wager if the player's high and low hands are within the second subset or collecting the player's insurance wager if the player's high and low hands are not within the second subset.

25. The improved method of claim 22 further comprising:

defining a third subset of at least one player low hand that automatically results in a player winning outcome; and

rewarding the player at greater than or equal to even money if the player's low hand is within the third subset without regard to the result of the comparison to the banker high and low hands.

26. The improved method of claim 25 further comprising issuing a second reward of greater than or equal to even money, rather than said first reward, if the player's high and low hands are within the third subset and outrank the banker's high and low hands, respectively, wherein said second reward is greater than said first reward.